

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
William K. Daubert
Kathryn C. Daubert
Debtors

Case No. 17-00655-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-4

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 19

Date Rcvd: Jun 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2017.

db/jdb +William K. Daubert, Kathryn C. Daubert, 725 Chestnut Street, Apt. 801,
Sunbury, PA 17801-2870
4886892 American Coradius International, Acct No 1294 4430 5926 06001, 2420 Sweet Home Road,
Suite 150, Buffalo, NY 14228-2244
4886893 Aqua Pennsylvania, Inc, Acct No 0010 8593 7079 1305, 762 West Lancaster Avenue,
Bryn Mawr, PA 19010-3489
4886896 Central Susquehanna Comm. F.C.U., Acct No 4735 4600 0001 9802, P.O. Box 4519,
Carol Stream, IL 60197-4519
4886900 John Eveland, 361 Swift Road, Shamokin, PA 17872-7538
4886901 KCC Services, LLC, Acct No 77357, P.O. Box 707, Richland, PA 17087-0707
4886902 +M&T Bank, Acct No 4446 2601 6249 98, c/o KML Law Group, P.C.,
701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
4886903 McCarthy, Burgers & Wolfe, Acct No 0424 0280 2000 001, The MB&W Building,
2600 Cannon Road, Bedford, OH 44146
4886906 +Shamokin-Coal Twp Sewer, Acct No TR3 8189 7558, 114 Bridge Street,
Shamokin, PA 17872-7690
4886907 +Solomon & Solomon, P.C., Acct No 5163 0450 06, Five Columbia Circle,
Albany, NY 12203-6374

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4886894 EDI: RMSC.COM Jun 16 2017 18:48:00 Car Care One, P.O. Box 965036,
Orlando, FL 32896-5036
4886895 EDI: RMSC.COM Jun 16 2017 18:48:00 CareCredit, P.O. Box 960061, Orlando, FL 32896-0061
4886897 +E-mail/Text: bankruptcy@huntington.com Jun 16 2017 18:46:27 Huntington National Bank,
Acct No 2004 6758 202, P.O. Box 1558, Columbus, OH 43216-1558
4886898 EDI: IRS.COM Jun 16 2017 18:48:00 Internal Revenue Service,
Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
4886899 EDI: JEFFERSONCAP.COM Jun 16 2017 18:48:00 Jefferson Capital Systems, 16 McLeland Road,
Saint Cloud, MN 56303
4886904 +EDI: MID8.COM Jun 16 2017 18:48:00 Midland Credit Management, Acct No 6019 1832 6123 6244,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
4886905 +EDI: MID8.COM Jun 16 2017 18:48:00 Midland Credit Management, Acct No 6019 1800 8344 1903,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
4886908 +EDI: WTRNBANK.COM Jun 16 2017 18:48:00 Target Credit Card, Acct No 0005 8380 648,
P.O. Box 673, Minneapolis, MN 55440-0673
4886909 +EDI: VERIZONEAST.COM Jun 16 2017 18:48:00 Verizon, 500 Technology Drive, Suite 300,
Saint Charles, MO 63304-2225

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T Bank a/k/a Manufacturers and Traders Trust Company
bkgroup@kmlawgroup.com
James M Bach on behalf of Debtor William K. Daubert JMB@JamesMBach.com,
staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com
James M Bach on behalf of Joint Debtor Kathryn C. Daubert JMB@JamesMBach.com,
staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **William K. Daubert**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6079**

EIN --_-----

Debtor 2 **Kathryn C. Daubert**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3898**

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **4:17-bk-00655-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William K. Daubert

Kathryn C. Daubert

**By the
court:**June 16, 2017Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.